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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Ahmad First name	First name
your government-issued picture identification (for example, your driver's	N Middle name Farah	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX5196	xxx - xx
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Ahmad First Name	N Farah Middle Name Last Name	Case number (if known)
	Thot wante	Windle Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last		Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		3148 W 66th St Number Street Apt: 301	Number Street
		Chicago Illinois 60629	
		City State Zip Code	City State Zip Code
		Cook County	- Onust.
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-
			-

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De	btor 1 Ahmad	N	Farah	Case number (if k	nown)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case	9		
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief des Bankruptcy (Form B2010)).  Chapter 7 Chapter 11 Chapter 12 Chapter 13			.C. § 342(b) for Individuals Filing for ropriate box.
8.	How you will pay the fee	more details about he cashier's check, or me may pay with a credit  I need to pay the fee Individuals to Pay Yo  I request that my fee judge may, but is not the official poverty lin	w you may pay. Typicall oney order. If your attorn card or check with a pre in installments. If you car Filing Fee in Installments be waived (You may repuired to, waive your factor, you must fill out the property or the property of the pr	y, if you are paying t ey is submitting you -printed address. thoose this option, s ents (Official Form 10 quest this option on iee, and may do so o mily size and you are	in the clerk's office in your local court for the fee yourself, you may pay with cash, ir payment on your behalf, your attorney ign and attach the <i>Application for</i> 03A).  It if you are filing for Chapter 7. By law, a may if your income is less than 150% of a unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	n District of Illinois	When 8/5/2015  MM / DD / YYYY  When  MM / DD / YYYY  When  MM / DD / YYYY	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When MM / DD / YYYY  When MM / DD / YYYY	Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to lin  Yes. Fill out //			inst You (Form 101A) and file it with

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Farah Debtor 1 Ahmad Ν Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 N Middle Name
 Farah
 Case number (if known)

 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Ahmad			nber (if known)			
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	ast Name				
16. What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  No. Go to line 16c.  Yes. Go to line 17.  16c. State the type of debts you owe that are not consumer debts or business debts.					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		exempt property is excluded and administrative to unsecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 milli \$10,000,001-\$50 mil \$50,000,001-\$100 m \$100,000,001-\$500	llion \$1,000,000,001-\$10 billion illion \$10,000,000,001-\$50 billion			
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 milli \$10,000,001-\$50 milli \$50,000,001-\$100 m \$100,000,001-\$500	llion \$1,000,000,001-\$10 billion illion \$10,000,000,001-\$50 billion			
Part 7: Sign Below	11	III de la companya de				
For you	correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain	apter 7, I am aware that I may p I understand the relief available I I did not pay or agree to pay s ned and read the notice required				
	I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1	ement, concealing property, or ase can result in fines up to \$25,519, and 3571.	d States Code, specified in this petition. obtaining money or property by fraud in 50,000, or imprisonment for up to 20 years, or			
	/s/ Ahmad Farah Signature of Debtor 1	<b>x</b>	signature of Debtor 2			
	Executed on3/5/2018		Executed on			
	MM / DD /		MM / DD / YYYY			

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Debtor 1 Ahmad	N	Farah	Case number (if )	known)				
First Name	Middle Name	Last Name						
For your attorney, if you are represented by one	eligibility to proceed un	ider Chapter 7, 11, 1	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the				
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I							
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not	4.4							
need to file this page.	/s/ Elizabeth Placel	(	Date	3/5/2018				
	Signature of Attorney	for Debtor	M	M / DD / YYYY				
	Elizabeth Placek							
	Printed name							
	Semrad Law Firm							
	Firm name							
	20 S. Clark Street							
	Street							
	28th Floor							
	Chicago		Illinois	60603				
	City		State	Zip Code				
	Contact phone	3124477838	Email address	eplacek@semradlaw.com				
			Illinois					
	Bar number		State					

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Ahmad	N	Farah	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

	Check if	this	is	an
_	amende	d filii	ng	

#### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>50.00</del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,925.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,925.00
art 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$9,700.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	40,7 00.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
	\$10,559.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$20,259.00
Your total liabilities	\$20,259.00
Your total liabilities Part 3: Summarize Your Income and Expenses	\$20,259.00
Your total liabilities  Part 3: Summarize Your Income and Expenses  4. Schedule I: Your Income (Official Form 106I)	\$20,259.00 \$1,742.06
Your total liabilities Part 3: Summarize Your Income and Expenses	

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Del	btor 1 Ahmad	N	Farah	Case number (if known)					
	First Name	Middle Name	Last Name						
Part	Answer These Qu	estions for Administrati	ve and Statistical Record	ds					
6. <i>A</i>	Are you filing for bankrupt	cy under Chapters 7, 11, or	13?						
	No. You have nothing t	o report on this part of the for	m. Check this box and submit	this form to the court with your other	schedules.				
	Yes.								
7. <b>\</b>	What kind of debt do you h	nave?							
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
		marily consumer debts. You ith your other schedules.	u have nothing to report on this	s part of the form. Check this box and	submit				
		our Current Monthly Income Form 122B Line 11; OR, For	e: Copy your total current mont rm 122C-1 Line 14.	thly income from Official	\$1,867.58				
9.	Copy the following spec	ial categories of claims fro	m Part 4, line 6 of Schedule E	E/F:					
	From Part 4 on Schedule	e E/F, copy the following:		Total claim					
	9a. Domestic support obli	gations (Copy line 6a.)		\$0.00	_				
	9b. Taxes and certain other	er debts you owe the governm	nent. (Copy line 6b.)	\$0.00	_				
	9c. Claims for death or pe	rsonal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	_				
	9d. Student loans. (Copy	line 6f.)		\$0.00	_				
	9e. Obligations arising out of a separation agreement or divorce that you did not report as		t as \$0.00	<u>-</u>					
	priority claims. (Copy line (	og.)		\$0.00					
	9f. Debts to pension or pr	ofit-sharing plans, and other s	similar debts. (Copy line 6h.)	• • • • •	_				
	9g. Total. Add lines 9a th	rough 9f.		\$0.00					

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Fill in this	information	to identify your c	ase:					
Debtor 1	Ahma		N		Farah			
Debtor 2	First I	Name	Middle N	lame	Last Name			
(Spouse, if f	iling) First I	Name	Middle N	lame	Last Name			
United St	ates Bankrup	tcy Court for the:	Northern		District of Illinois (State)			
Case nun (If known)	nber							_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/
category responsib write you Part 1:	where you to ble for supply r name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd ac pace very c nd, o	r Other Real Estate You Own o	eople are to this fo	e filing together, both a orm. On the top of any a an Interest In	re equally
1. Do you	u own or nav No. Go to f		quitable interest i	in any	residence, building, land, or simila	ar propert	y?	
		is the property?						
1.1		ess, if available, or	other description		at is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ly.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
					Land			
	Number	Street		Ħ	Investment property Timeshare		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who one.	Other  • has an interest in the property? C  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another		Check if this is co (see instructions)	mmunity property
If you	own or have	e more than one, li	st here:	Oth	er information you wish to add abo perty identification number:		m, such as local	
1.2	Street addre	ess, if available, or			It is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	ly.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
	Number	Street State	Zip Code	Ħ	Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	Oity	State	Zip Gode	Who one.	has an interest in the property? C	er	(see instructions)	mmunity property

property identification number:

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Debtor 1	Ahmad First Name	N Middle Name	Farah Case no	imber (if known)
1.3 Stree	et address, if available, or ot nber Street State	her description	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare Other	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Check on Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this in	
you ha	ve attached for Part 1. Wi	rite that number	<b>.</b>	ntries for pages
<b>Do you ow</b> you own th	nat someone else drives. If y ns, trucks, tractors, sport ut	equitable interes	st in any vehicles, whether they are registered, also report it on Schedule G: Executory Contracts prcycles	•
3.1	Make  Model: Year: Approximate mileage: Other information: 2010 Cadillac CTS Sedan Performance AWD	Cadillac CTS Sedan Sedan 4D Performance AWD 2010 101000	Who has an interest in the property? Checone.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (sinstructions)	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property? \$6950.00  Current value of the portion you own? \$6950.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Checone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (sinstructions)	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  ———————————————————————————————————

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tor 1		N		Case number		
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the property	? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	red claims on <i>Schedule</i> nims Secured by Property
	Year:		Debtor 1 only		Creditors virio mave Cia	uns secured by Property
	Approximate mileage:	·	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and and	other		
			Check if this is community prop	erty (see		
			instructions)			
3.4	Make		Who has an interest in the property	? Check		claims or exemptions. P
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
	Approximate mileage:	·	Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and and	other		
			Check if this is community prop	erty (see		
			instructions)			
Exar			ner recreational vehicles, other vehicles ft, fishing vessels, snowmobiles, motorcyc			
Exar	nples: Boats, trailers, motor No Yes			sle accessorie	es	
Exar	nples: Boats, trailers, motor No Yes Make		ft, fishing vessels, snowmobiles, motorcyc  Who has an interest in the property	sle accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model:		ft, fishing vessels, snowmobiles, motorcyc  Who has an interest in the property one.	sle accessorie	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:		ft, fishing vessels, snowmobiles, motorcyc  Who has an interest in the property one.  Debtor 1 only	sle accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		ft, fishing vessels, snowmobiles, motorcyc  Who has an interest in the property one.  Debtor 1 only Debtor 2 only	ele accessorie	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	ele accessorie  Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	ims Secured by Property  Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		tt, fishing vessels, snowmobiles, motorcyc  Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	ele accessorie  Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community prop	cle accessorie  Check  other  eerty (see	Do not deduct secured the amount of any secu Creditors Who Have Claic Current value of the entire property?	red claims on Schedule ims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions)  Who has an interest in the property one.	cle accessorie  Check  other  eerty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:     Year:     Approximate mileage:  Other information:  Make     Model:     Year:		who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions)  Who has an interest in the property	cle accessorie  Check  other  eerty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Property  Current value of the portion you own?  claims or exemptions. P hered claims on Schedule
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Check if this is community propinstructions)  Who has an interest in the property one.	cle accessorie  Check  other  eerty (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motor  No  Yes  Make  Model:     Year:     Approximate mileage:  Other information:  Make     Model:     Year:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and instructions)  Who has an interest in the property one. Debtor 1 only	cle accessorie  Check  other  eerty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class	red claims on Schedule lims Secured by Property  Current value of the portion you own?  claims or exemptions. P limed claims on Schedule lims Secured by Property
4.1	nples: Boats, trailers, motor  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only At least one of the debtors and and instructions)  Who has an interest in the property one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	cle accessorie  Check  other  erty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1	nples: Boats, trailers, motor  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:		Who has an interest in the property one.  Debtor 1 only Debtor 2 only At least one of the debtors and and Check if this is community prop instructions)  Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	cle accessorie  Check  Other  Perty (see  Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the
4.1 4.2	nples: Boats, trailers, motor  No  Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:  Other information:	rs, personal watercraf	Who has an interest in the property one.  Debtor 1 only Debtor 2 only At least one of the debtors and and Check if this is community propinstructions)  Who has an interest in the property one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and and check if this is community propinstructions)	cle accessorie  Check  Other  Derty (see  Check  Other  Derty (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. For the claims on Schedule ims Secured by Propert  Current value of the

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Farah Debtor 1 Ahmad Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc Furniture \$200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... (1)TV (1)Cellphone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothes** \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$75.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$975.00 for Part 3. Write that number here .....

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Farah Debtor 1 Ahmad Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>1</sup>	tor 1 Ahmad	N	Farah	Case number (if known)	
	First Name	Middle Name	Last Name	<u></u>	<u> </u>
20.	Negotiable instruments	orate bonds and other negotia include personal checks, cashiers ents are those you cannot transfe	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension		o) thrift savings accounts	s, or other pension or profit-sharing plans	
		,,	,,,g	, or once persons or promise and promise	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:	-		
		IRA:	-		
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	o you, either for life or fo	r a number of years)	
	V No Yes	Issuer name and description:			

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Debt	or 1 Ahmad First Name	N Middle Na	Farah ame Last Name	Case number (if known)	
24.			unt in a qualified ABLE program, or un	nder a qualified state tuition program.	
	26 U.S.C. §§ 9				
	✓ No  Yes	Institution name and descripti	ion. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts, equita	ble or future interests in pro	operty (other than anything listed in li	ne 1), and rights or powers	
		or your benefit		,, ,	
	✓ No  Yes. Desc	ribe			
26.		= ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '	ecrets, and other intellectual property		
		rnet domain names, websites,	, proceeds from royalties and licensing ag	reements	
	✓ No  Yes. Desc	ribe			
27.		nchises, and other general i			
	No No	iding permits, exclusive license	es, cooperative association holdings, liquo	or licenses, professional licenses	
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds ov	ved to you		Foderal:	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou	ved to you  pecific information t them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou you a	ved to you specific information		State:	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a	pecific information t them, including whether llready filed the returns he tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	pecific information t them, including whether llready filed the returns he tax years	ousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp	ousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years	ousal support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlement	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp	ousal support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp	ousal support, child support, maintenanc	State:  Local:  ce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp	ousal support, child support, maintenanc	State:  Local:  Ce, divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp		State:  Local:  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information t them, including whether llready filed the returns he tax years  t due or lump sum alimony, sp specific information	ousal support, child support, maintenance of the control of the co	State:  Local:  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  ✓ No  Yes. Give s about you a and t  Family suppor Examples: Past ✓ No  Yes. Give s  Other amount Examples: Unp Soc ✓ No	pecific information t them, including whether dready filed the returns he tax years  t due or lump sum alimony, sp specific information	payments, disability benefits, sick pay, va	State:  Local:  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information t them, including whether dready filed the returns he tax years  t due or lump sum alimony, sp specific information	payments, disability benefits, sick pay, va	State:  Local:  Alimony:  Maintenance:  Support:  Divorce settlement:  Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor	1 Ahmad	N	Farah	Case number (if known)	
		First Name	Middle Name	Last Name		_
31.		terests in insurance xamples: Health, disab		alth savings account (HSA); credit,	homeowner's, or renter's insurance	
		Yes. Name the insure of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	lf		y of a living trust, expect	someone who has died proceeds from a life insurance pol	icy, or are currently entitled to receive	_
		No Yes. Describe				
33.				you have filed a lawsuit or mad urance claims, or rights to sue	e a demand for payment	
		No Yes. Describe				
34.		ther contingent and set off claims	unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	Z	No Yes. Describe				
35.	Aı	ny financial assets y	ou did not already list			
		No Yes. Describe				
36.			•	m Part 4, including any entries		
Part	5:	Describe Anv B	usiness-Related Pro	perty You Own or Have an	Interest In. List any real estate in Pa	art 1.
37.				terest in any business-related p		
37.	_	•	, logal of oquitable III	Duomicoo-relateu p		Current value of the
		No. Go to Part 6. Yes. Go to line 38.				portion you own?  Do not deduct secured claims or exemptions
38.	A	ccounts receivable	or commissions you alre	eady earned		p
		Yes. Describe				
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, el	ectronic devices
	Z	No Yes. Describe				
						_

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Deb	tor 1 Ahmad	N	Farah	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you u	se in business, and tools of yo	our trade	
	<b>✓</b> No				
	Yes. Describe				
	_				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	_				
40	Interests in partnersh	ning or igint ventures			
42.		iips or joint ventures			
	<b>✓</b> No		Name of entity:	% of ownership:	
	Yes. Give specific	'	raino or onary.	, o or own domp.	
	information about them				
	urom				
				· -	<u> </u>
12 (	Customor lists, mailing	lists, or other compilation	nne .		
45.		insts, or other compliant	Jiis		
	<b>✓</b> No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 l	J.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alre	ady list		
	<b>✓</b> No				
	Yes. Give specific	•			<del>_</del>
	information				
					<del>-</del>
					<del>_</del>
		•			
					_
			ert 5, including any entries for		
<b>•</b>	art o. write that hamb				
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property	You Own or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it in	Part 1.		
46.	Do you own or have a	ny legal or equitable inte	erest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
	100. 00 10 1110 17	•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>√</b> No				
	Yes. Describe				

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Debt	tor 1 Ahmad First Name	N Middle Name	Farah Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No  Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	ires, and tools of trad	е	
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you di	d not already list		
	<b>√</b> No				
	Yes. Describe				
		II of your entries from Part 6, includi r here		ges you have attached	
Part '		pperty You Own or Have an Inte		d Not List Above	
53.		perty of any kind you did not already is, country club membership	/ list?		
	<b>✓</b> No				
	Yes. Give specific information				
	imonnation				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	hat number here		<b>&gt;</b>
Part	8: List the Totals of	f Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	e, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lir	ne 5	\$6950.00		
57. <b>P</b>	art 3: Total personal a	nd household items, line 15	\$975.00	<del></del>	
58. <b>P</b>	art 4: Total financial a	ssets, line 36		<del>_</del>	
59. <b>F</b>	Part 5: Total business-r	elated property, line 45		<del></del>	
60. <b>F</b>	Part 6: Total farm- and	fishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prop	erty not listed, line 54		<u></u>	
62.1	Fotal personal property	Add lines 56 through 61	\$7925.00	Copy personal property total ►	+ \$7925.00
					\$7925.00
63. <b>T</b>	otal of all property on S	Schedule A/B. Add line 55 + line 62			

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Fill	in this inforr	nation to identify your case:					
Deb	otor 1	Ahmad	N	Farah			
Doh	otor 2	First Name	Middle Name	Last Nan	ie		
	ouse, if filing)	First Name	Middle Name	Last Nan	ne .		
Uni	ted States B	ankruptcy Court for the: Nort	nern D	District of Illing	pis		
Cas	se number			(Sta	te)		
	nown)						
$\bigcap$ f	ficial I	Form 106C					Check if this is an amended filing
Oi	IICIAI I	OIIII 100C					a
Sc	hedule	e C: The Property	/ You Claim a	is Exem	npt		04/16
For stat the tax-und you	each item e a specif amount o exempt re ler a law to r exemption	es, write your name and can of property you claim as ic dollar amount as exem from any applicable statutory etirement funds—may be that limits the exemption to mould be limited to the tify the Property You Claimited to the state of the tify the Property You Claimited to the tify the tify the Property You Claimited to the tify the Property You Claimited to the tify the tify the Property You Claimited to the tify the tify the Property You Claimited to the tify the tify the Property You Claimited to the tify the Property You Claimited to the tify the tify the tify the tify the Property You Claimited to the tify the t	ase number (if known s exempt, you must s apt. Alternatively, you limit. Some exempt unlimited in dollar a so a particular dollar e applicable statutor m as Exempt	specify the u may clair tions—sucl amount. Ho amount ar y amount.	amount of the exemption you the full fair market value on as those for health aids, rigwever, if you claim an exemption the value of the property	ou claim. On of the proper ghts to rece option of 100	ne way of doing so is to rty being exempted up to vive certain benefits, and 0% of fair market value
1.		of exemptions are you claim are claiming state and federal					
	لت ا	re claiming federal exemption			5.0. 3 022(0)(0)		
2.	_	operty you list on Schedule			the information helow		
۷.	. Or arry pr	operty you hat on achedule	√ D that you claim as e	Acinpt, iii iii	the information below.		
	Brief desc	ription of the property and	Current value of	Amount of	the exemption you claim	Specific	laws that allow exemption
	line on Sc property	hedule A/B that lists this	the portion you own	Check only	one box for each exemption.		

Copy the value from Schedule A/B

\$200.00

\$400.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$ 

 $\overline{\mathbf{V}}$ 

\$200.00

\$400.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Brief

Brief

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

☐ No ☐ Yes

Misc Furniture

**Used Clothes** 

06

11

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(a)

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Debtor 1 Ahmad Ν Farah Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$300.00 description: **✓** \$300.00 (1)TV (1)Cellphone 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(c); 735 ILCS \$6,950.00 5/12-1001(b) description: \$2,400.00; \$3,425.00 Cadillac CTS Sedan 100% of fair market value, up to any **Sedan 4D Performance** AWD, 2010, 2010 applicable statutory limit Cadillac CTS Sedan **Sedan 4D Performance** <u>A</u>WD Line from Schedule A/B: 03 735 ILCS 5/12-1001(b) Brief \$75.00 description: **✓ Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12

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			DC	ocument Page 22 of	74		
Fill in t	his inforr	nation to identify your cas	se:				
Debtor	· 1	Ahmad	N	Farah			
		First Name	Middle Name	Last Name			
Debtor (Spouse		First Name	Middle Name	Last Name			
United	States B	ankruptcy Court for the:	Northern	District of Illinois			
0				(State)			
(If known	iumber 1)						
Offi	cial	Form 106D					Check if this is an amended filing
Sch	edu	le D: Credito	ors Who Ha	ve Claims Secure	ed by Pron	ertv	12/15
more s	pace is r			e are filing together, both are equ mber the entries, and attach it to t			
		reditors have claims se	ecured by your proper	tv?			
Г			,,	with your other schedules. You hav	e nothing else to repo	ort on this form.	
Ļ	Yes. I	Fill in all of the information	n below.	•			
Part 1		All Secured Claims					
2.	List all s separatel	y for each claim. If more th	nan one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	S & S Mo		Describe the property	that secures the claim:	\$9,700.00	\$0.00	\$9,700.00
		Western Ave		an Sedan 4D Performance AWD			
	Numbe	er Street	_	e, the claim is: Check all that apply.			
	Ob:	II COCOC	Contingent Unliquidated				
	Chicago City	IL 60636 State ZIP Code	Disputed				
		es the debt? Check one.	Nature of lien. Check	all that apply			
		tor 1 only tor 2 only	_	made (such as mortgage or secured			
	=	tor 1 and Debtor 2 only	car loan)	made (such as mongage of secured			
		ast one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and	another	Judgment lien from				
		ck if this claim relates community debt	Other (including a r	ight to offset)			
	Date de incurrec		Last 4 digits of accou	int number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,700.00

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Fill in	this inforr	nation to identify your c	ase:			
Debte	or 1	Ahmad	N Middle News	Farah		
Dalat	0	First Name	Middle Name	Last Name		
Debte (Spous	or 2 se, if filing)	First Name	Middle Name	Last Name		
Unite	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If know	number wn)					
Offi	cial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/1
other Form claim	party to a 106A/B) a s that are ntries in tl	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. All expired Leases (Official For Secured by Property. If m	lso list executory contracts rm 106G). Do not include an lore space is needed, copy t	n NONPRIORITY claims. List the on Schedule A/B: Property (Official by creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part	1: List /	All of Your PRIORIT	Y Unsecured Claims			
1.		editors have priority ur Go to Part 2.	secured claims against y	ou?		
	listed, iden As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priorit in alphabetical order accord	y and nonpriority amounts,	list that claim here and show b If you have more than two pric	arately for each claim. For each claim oth priority and nonpriority amounts. ority unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Ahmad Farah Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AT&T \$380.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 105262 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ phone bill Is the claim subject to offset? Yes 4.2 Bank of America \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 982236 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated El Paso 79998 Texas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes 4.3 Cano Properties \$1,700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4058 W 63rd St. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60629 Chicago Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify\_ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Farah Debtor 1 Ahmad Ν Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Chase Bank \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 659732 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes Check 'n Go \$500.00 4.5 Last 4 digits of account number \_ Nonpriority Creditor's Name 5160 S Pulaski Rd Ste 111 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60632 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ payday loan Is the claim subject to offset? **✓** No Yes Citi Bank 4.6 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 399 Park Avenue New York n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 10043 New York New York Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_\_\_\_

Notice Only

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Farah Debtor 1 Ahmad Ν Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 City of Chicago - Parking and red Light Tickets \$300.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify DL#: E600-0149-1212 Is the claim subject to offset? **✓** No Yes ComEd \$1.00 4.8 Last 4 digits of account number \_ Nonpriority Creditor's Name 3 Lincoln Center When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ light bill Is the claim subject to offset? **✓** No Yes **DIVERSIFIED CONSULTANT** \$198.00 Last 4 digits of account number 0375 Nonpriority Creditor's Name When was the debt incurred? 11/2017 10550 DEERWOOD PARK BLVD Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated JACKSONVILLE 32256 Florida Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Collecting for ORIGINAL

✓ No Yes

Is the claim subject to offset?

Other. Specify

CREDITOR: COMCAST

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Farah Debtor 1 Ahmad Ν Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Illinois Title Loans, Inc. \$1,700.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8700 S. Ashland Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60<u>620</u> Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ payday loan Is the claim subject to offset? **✓** No Yes PEOPLES ENGY 4.11 \$800.00 6106 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 6/2011 200 EAST RANDOLPH When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO Illinois 60601 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Gas Bill Other. Specify \_ Is the claim subject to offset? **✓** No Yes 4.12 Sprint \$380.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Phone bill Is the claim subject to offset? **✓** No

Yes

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Farah Debtor 1 Ahmad Ν Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1405 Xenium Ln N Ste 180 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated <u>55</u>441 Minneapolis Minnesota City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Notice Only Is the claim subject to offset? **✓** No Yes TURNER ACCEPTANCE CRP \$4,595.00 4.14 2102 Last 4 digits of account number \_\_\_ Nonpriority Creditor's Name 3/2015 5900 W HOWARD ST When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent SKOKIE 60077 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 034 InstallmentLoan Is the claim subject to offset? **✓** No Yes US Bank 4.15 \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 425 Walnut Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45202 Cincinnati Ohio Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Ahmad Farah Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Comcast On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 11621 E. Marginal Way # 5 Line 4.9 Part 1: Creditors with Priority Unsecured Claims Street one): Number Part 2: Creditors with Nonpriority Unsecured Seattle Washington 98168 Last 4 digits of account number 0375 City State Zip Code HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? 111 W JACKSON BLVD S-400 Line 4.7 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code

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Debtor 1 Ahmad N Farah Case number (if known)
First Name Middle Name Last Name

1 11 31 140	me Middle Name Last Name		
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting p
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here.		\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$10,559.00
	Gi Total Add lines of through Gi	e:	\$10,559.00

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Fill in this information to identify your case:					
Debtor 1	Ahmad	N	Farah		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(Giaic)		

### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Do	cument Page 3	32 of 74
Fill in this infor	mation to identify your ca	se:		
Debtor 1	Ahmad	N	Farah	
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				<del></del>
Official	Form 106H			amended filing
Schedul	e H: Your Code	ebtors		12/15
filing together the entries in known). Answe	, both are equally respons the boxes on the left. Atta er every question. have any codebtors? (If y	sible for supplying corre ach the Additional Page	ct information. If more spa	emplete and accurate as possible. If two married people are ce is needed, copy the Additional Page, fill it out, and number f any Additional Pages, write your name and case number (if codebtor.)
✓ Ye	28			
			roperty state or territory? co, Texas, Washington, and	(Community property states and territories include Arizona, Wisconsin.)
✓ N	o. Go to line 3.			
Ye	es. Did your spouse, form	er spouse, or legal equiv	alent live with you at the ti	ne?

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

Yes. In which community state or territory did you live? \_\_\_\_\_\_\_\_Fill in the name and current address of that person.

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply: Velasco, Martha Schedule D, line Name Schedule E/F, line 4.1 Number Street Schedule G, line Chicago Illinois 60632 City State Zip Code

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					_			
Fill in this informat	tion to identify	your case:						
Debtor 1 Ahma	ad	N	Farah					
First	Name	Middle Name	Last N	lame	;	— Che	eck if this is:	
Debtor 2 (Spouse, if filing) First	Namo	Middle Name	Last N	lamo		-   п	An amended filing	
							A supplement showing post-po	etition chapter
United States Bankr the:	uptcy Court for	Northern	District of III	inois State)			expenses as of the following d	•
Case number			(0	olato,	'	_		
(If known)							MM / DD / YYYY	
Official For	m 106l							
Schedule I:	Your In	come						12/-
information about spouse. If more sp number (if known)	your spouse. I ace is needed	f you are separated and , attach a separate she y question.	d your spou	se is	not filing	with you, do	r spouse is living with you, not include information ab ional pages, write your nai	out your
Fill in your empl	oyment		Debtor 1	l			Debtor 2	
information.		Employment status	- Cmple	wad			- Employed	
If you have more	-		✓ Emplo	-	ved		Employed  Not Employed	
attach a separate page with information about additional employers.		Occupation	☐o. z.	mpio,	you		The Employee	
Include part time,		Employer's name	Home Products International NA			al NA		
self-employed wo		Employer's address	4501 W. 4	17th	St.			
Occupation may include student or homemaker, if it applies.			Number Street				Number Street	
			Chicago City		Illinois State	60632 Zip Code	City State	Zip Code
		He less soles of	5 months			·	,	·
		How long employed there?			<del></del>			
Part 2: Give De	tails About N	Ionthly Income						
								au.
Estimate monthly spouse unless you		he date you file this forn	<b>n.</b> If you have	noth	ing to repo	rt for any line, \	write \$0 in the space. Include y	our non-filing
	•	e more than one employer,	combine the	infor	mation for	all employers fo	or that person on the lines belo	w. If you need
more space, attach							•	,
					For D	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo		2.		\$1,794.00		
deductions.) If be.	not paid monthly	calculate what the monthly	wage would		-			
	list monthly over	time pay.		3.		+ \$0.00		
	ss income. Add li					\$1 794 00		

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Debto	or 1Ahmad First Name		arah ast Name		Case number	r <i>(if</i>	
	r not ramo	mode Name	iot Namo		For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here		<b>→</b> 4.		\$1,794.00		
5. List	t all payroll ded						
5a.	Tax, Medicare,	and Social Security deductions	5a		\$338.69		
5b.	. Mandatory cor	tributions for retirement plans	5b		\$0.00		
5c.	Voluntary cont	ributions for retirement plans	5c		\$0.00		
5d	. Required repay	yments of retirement fund loans	5d	l	\$0.00		
5e.	Insurance		5e.		\$0.00		
5f.	Domestic supp	ort obligations	5f.	_	\$0.00		
5g.	. Union dues		5g		\$0.00		
5h.	Other deduction	ons. Specify:	5h	. +	\$0.00 +		
6. <b>Add</b> +5h.	d the payroll ded	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	-	\$338.69		
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	-	\$1,455.31		
8. List	t all other incon	ne regularly received:					
8a.	Net income fro business, profe	m rental property and from operating a ssion, or farm					
		ent for each property and business showing ordinary and necessary business expenses, and	8a.		\$0.00		
8h	. Interest and di		8b	-	\$0.00		
		payments that you, a non-filing spouse, or a			φυ.υυ		
	Include alimony	, spousal support, child support, maintenance, nt, and property settlement.	8c		\$0.00		
8d.	. Unemployment	t compensation	8d		\$0.00		
8e.	Social Security	,	8e.		\$0.00		
	Include cash ass cash assistance under the Supple housing subsidie Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f.		\$192.00		
8g.	. Pension or reti		8g	-	\$0.00		
8h.	. Other monthly	income. Specify: Estimate Refund-\$1137	_	. +	\$94.75 +		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	Ē	\$286.75		
		income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing spo	10 ouse	. [	\$1,742.06 +	=	\$1,742.06
In c frie	clude contribution ands or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your hamounts already included in lines 2-10 or amour	ousehold, y	your d	ependents, your roomn		
Sp	ecify:					11	1. + \$0.00
		n the last column of line 10 to the amount in n the <i>Summary of Schedules and Statistical Sum</i>					2. \$1,742.06
							Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?  No.							
	_						
L	Yes. Explain:						

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		Doo	cument Page 35 of	f <b>74</b>		
Fill in this infor	mation to identify you	r case:				
Debtor 1	Ahmad	N	Farah			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filing		
United States B	ankruptcy Court for th	e: Northern	District of Illinois (State)	A supplement show expenses as of the	wing post-petition chapter following date:	13
Case number (If known)				MM / DD / YYYY		
	Form 106J e <b>J: Your E</b> x	-				12/15
Be as complete information. If (if known). Ans	and accurate as po	essible. If two married people d, attach another sheet to th	are filing together, both are ec ais form. On the top of any addit		_	12,10
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. De	oes Debtor 2 live in a	separate household?				
	<b>¬</b> No					
	┛ Yes. Debtor 2 must	t file Official Forms 106J-2, <i>Exp</i>	penses for Separate Household of	Debtor 2.		
2. Do you have	e dependents?	No				
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	o Dependent's age	Does dependent live with you?	
	enses include people other	No				
than yourself and	d your	Yes				
Part 2: Estin		g Monthly Expenses				
_	f a date after the ba		s you are using this form as a si upplemental Schedule J, check		•	
	•	n-cash government assistand d it on Sc <i>hedule I: Your Incon</i>	-		Your expenses	5
	or home ownership r the ground or lot. 4.	•	Include first mortgage payments	and	4.	0.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a \$	0.00

\$0.00

\$0.00

\$0.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Ahmad N Farah Case number (if known)
First Name Middle Name Last Name

First Name Middle Name	Last Name		
			Your expenses
5. Additional mortgage payments for your residence	, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cabl	le services	6c.	\$50.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$302.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$35.00
10. Personal care products and services		10.	\$35.00
11. Medical and dental expenses		11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or t Do not include car payments	rain fare.	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, n	nagazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	3	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or	included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$260.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay	or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and su			\$0.00
your pay on line 5, Schedule I, Your Income (Off		18.	
19.Other payments you make to support others who	do not live with you.		
Specify:		19.	\$0.00
20. Other real property expenses not included in line 20a. Mortgages on other property	is 4 or 5 of this form or on Schedule I: Your Income.	200	<b>\$0.00</b>
20b. Real estate taxes.		20a	\$0.00
20c. Property, homeowner's, or renter's insurance		20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20c	\$0.00
20e. Homeowner's association or condominium due		20d	\$0.00
206. Homeowiter 5 association of condominant due	J	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1			N	Farah	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21. <b>Othe</b>	r. Speci	fy:				21		\$0.00
						_		
22. Calc	ulate y	our monthly expens	es.					\$1,382.00
22a. /	Add line	s 4 through 21.					_	\$0.00
22b.	Copy lir	ne 22 (monthly expen	2		_	\$1,382.00		
22c. /	Add line	22a and 22b. The re		22.	_			
23.Calcu	ılate yo	our monthly net inco	ome.					
23a. (	Copy lin	e 12 (your combined	monthly income) from	Schedule I.		23a		\$1,742.06
23b.	Сору ус	our monthly expenses	s from line 22 above.			23b		\$1,382.00
23c. S	Subtract	your monthly expen	ses from your monthly	income.				\$360.06
	The res	ult is your monthly ne	et income.			23c		•
24 Do v	ou expe	ect an increase or d	ecrease in vour expe	nses within the year after	r you file this form?			
-	•			-				
				loan within the year or do modification to the terms of				
111011	.gage p	ayment to increase or	decrease because of a	modification to the terms t	n your mortgage:			
<b>✓</b> 1	No							
	es_							
_		Explain here:						
		Explain Here.						
	L							

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Ahmad	N	Farah
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

## Official Form 106Dec

## Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
x	/s/ Ahmad Farah	×						
•	Signature of Debtor 1	Signature of Debtor 2						
	Date 3/5/2018	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in th	is informa	tion to identify your	case:					
Debtor 1	_	hmad	N	Farah				
Debtor 2		irst Name	Middle Na	ame Last Nam	е			
(Spouse, i	· · · -	irst Name	Middle Na	ame Last Nam	e			
United S	States Ban	kruptcy Court for the:	Northern	District of Illino	is			
Case nu	ımher			(Stat	e)			
(If known)	_							_
Offic	cial F	orm 107						Check if this amended filir
State	ement	of Financia	al Affairs fo	or Individuals	Filing for B	ankrup	tcy	0
				rried people are filing trate sheet to this form				
		n). Answer every o				, additiona	i pageo, wiite	your name and odde
Part 1:	Give D	etails About Your	Marital Status a	and Where You Lived	Before			
1. W	/hat is you	ır current marital si	atus?					
	Marrie	d						
	<b>≓</b>							
_	Not ma	arried	ou lived anywhere	other than where you liv	ve now?			
_	Not ma	arried	ou lived anywhere	other than where you liv	ve now?			
_	Not made varing the No	arried last 3 years, have y	•	·				
_	Not made varing the No	arried last 3 years, have y	•	other than where you liv 3 years. Do not include v				
_	Not ma	arried  last 3 years, have y  st all of the places y	•	3 years. Do not include v	vhere you live now.			Dates Debtor 2 lived
_	Not made varing the No	arried  last 3 years, have y  st all of the places y	•	·				Dates Debtor 2 lived there
_	Not ma	arried  last 3 years, have y  st all of the places y	•	3 years. Do not include v	vhere you live now.  Debtor 2:	tor 1		there
_	Not made inviting the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:	•	3 years. Do not include v	vhere you live now.	tor 1		
_	Not made invited by No Yes. Li	arried  last 3 years, have y  st all of the places y	•	3 years. Do not include v	vhere you live now.  Debtor 2:	tor 1		there
_	Not made invited by No Yes. Li	arried  last 3 years, have y  st all of the places y  1:	•	3 years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as Deb	tor 1		there Same as Debtor 1
_	Not many Not many No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St  or Street	ou lived in the last 3	3 years. Do not include volume and there	Debtor 2:  Same as Deb	tor 1		there  Same as Debtor 1  From
_	Not made invited by No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St  or Street	•	3 years. Do not include volume and there	Debtor 2:  Same as Deb  Number Street	tor 1 State	Zip Code	there  Same as Debtor 1  From
_	Not manuring the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St or Street	ou lived in the last 3	3 years. Do not include volume and there	Debtor 2:  Same as Deb  Number Street	State	Zip Code	there  Same as Debtor 1  From
_	Not many the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St er Street  O Illinois State	ou lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there  From  To 11/2017	Debtor 2:  Same as Deb  Number Street  City  Same as Deb	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
_	Not many the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St or Street	ou lived in the last 3	3 years. Do not include volume and there  From To	Debtor 2:  Same as Deb  Number Street	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
_	Not many the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St er Street  O Illinois State	ou lived in the last 3	3 years. Do not include v  Dates Debtor 1 lived there  From  To 11/2017	Debtor 2:  Same as Deb  Number Street  City  Same as Deb	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
_	Not many the No Yes. Li	arried  last 3 years, have y  st all of the places y  1:  V 67th St er Street  O Illinois State	ou lived in the last 3	3 years. Do not include volume and there  From To	Debtor 2:  Same as Deb  Number Street  City Same as Deb  Number Street	State	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1

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Farah

Debt	or 1	Ahmad N	Farah		umber (if known)		
		First Name Middle	e Name Last Nam	ie			
Part	2:	<b>Explain the Sources of Your Inc</b>	come				
	<b>Did</b> Fill i	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you not have a second of the case and you have any income from employment of the case and you have any income from employment of the case and you have any income from employment of the case and you have any income from employment of the case and you have any income from employment of the case and you have any income from employment of the case and you have any income from employment of the case and you have a second of the case and	ent or from operating a busived from all jobs and all busin	esses, including part-time		rs?	
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$2655.00	Wages, commissions, bonuses, tips Operating a business		
		or last calendar year: anuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$11562.50	Wages, commissions, bonuses, tips Operating a business		
		or the calendar year before that: anuary 1 to December 31, 2016 ) YYYY	Wages, commissions, bonuses, tips Operating a business	\$8000.00	Wages, commissions, bonuses, tips Operating a business		
 	nclu oubl iling _ist (	you receive any other income during de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No  Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	f other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lott		
			Debtor 1		Debtor 2		
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
		rom January 1 of current year until ne date you filed for bankruptcy:	\$192 monthly from Link	\$576.00			
		or last calendar year: lanuary 1 to December 31, 2017 )  YYYY	\$192 monthly from Link	\$2,304.00			
		or the calendar year before that: lanuary 1 to December 31, 2016 ) YYYY	\$192 monthly from Link	\$2,304.00			

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Farah Debtor 1 Ahmad Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other

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1	Ahmad		N	Fai	rah	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsic orp ger	ders include your porations of whic	r relatives; a h you are a for a busin	ny general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing odomestic support obligations,
	No Yes. List all pay	monts to	an incidor				
✓	res. List all pa	yments to a	arrinsider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	S & S Motors Insider's Name			01/2018	\$800.00	\$9700.00	back payment on Vehicle
	6559 S Western A	Ave					
	Number Street						
	Chicago City	Illinois State	60636 Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ude payments or No	ı debts gua	for bankruptcy, or aranteed or cosigned to be the fitted an installation of the fitted and installations are the fitting are the fi	ed by an insider.	y payments or trans	sfer any property o	n account of a debt that benefited an
_	, ,			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Case number (if known)

Farah

Middle Name First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2/23/2018 \$0 S & S Motors Creditor's Name Explain what happened 6559 S Western Ave Number Street Property was repossessed. Property was foreclosed. Chicago Illinois 60636 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Ahmad

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Debt	tor 1 Ahn First		N Middle Name	Farah Last Name	Case number (if known)		
11.		90 days before you filed for nts or refuse to make a pay			k or financial institution,	set off any amour	nts from your
	✓ No	o es. Fill in the details.					
				Describe the action the co	reditor took	Date action was taken	Amount
	Cre	reditor's Name					
	Nu	umber Street		Lost 4 digits of account num	ah ari VVVV		
				Last 4 digits of account nun	IDer. AAAA-		
12	Cit	ty State  1 year before you filed for b	Zip Code	of your property in the nos	session of an assignee fo	or the benefit of c	reditors a court-
	appoint	ted receiver, a custodian, o		or your property in the pos	session of all assignee to	The benefit of o	icultors, a court
	✓ No						
Part	5: Lis	st Certain Gifts and Cont	ributions				
13.	Within	າ 2 years before you filed for	bankruptcy, did yo	u give any gifts with a tota	I value of more than \$600	) per person?	
	✓ N	lo 'es. Fill in the details for each	ı gift.				
		ifts with a total value of mor er person	re than \$600	Describe the gifts		Dates you gave the gifts	Value
	_		0.75				
	Pe 	erson to Whom You Gave the	Gift				
	Nu	umber Street					
	Cit Pe	ty State erson's relationship to you	Zip Code				
	Pe	erson to Whom You Gave the	Gift				
	Nu	umber Street					
	Cit	ty State	Zip Code				
	Pe	erson's relationship to you					

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		Ahmad	N	Farah	Case number (if known)	
		First Name	Middle Name	Last Name		
14	Wit	hin 2 years hefore you filed f	or hankruntey did	you give any gifts or contribution	s with a total value of more than \$600	to any charity?
			or bankruptoy, ara	you give any gires or contribution	S with a total value of more than \$600	to any onanty.
	$\underline{V}$	No				
	Ш	Yes. Fill in the details for each	ch gift or contribution	on.		
		Gifts or contributions to ch	arities	Describe what you contribute		Value
		that total more than \$600			contributed	
		-				
		Charity's Name				
				-		
		Number Street		-		
		Number Street				
		City State	Zip Code	-		
Part	6:	List Certain Losses				
15.		hin 1 year before you filed fo nbling?	r bankruptcy or sir	nce you filed for bankruptcy, did y	ou lose anything because of theft, fire,	other disaster, or
	yan					
	<b>✓</b>	No				
		Yes. Fill in the details.				
		Describe the property you I	lost and	Describe any insurance cover	rage for the loss Date of your	Value of property
		how the loss occurred		Include the amount that insura	·	lost
				pending insurance claims on lin A/B: Property.	ne 33 of Schedule	
				A.B. Hoperty.		
Part	7:	List Certain Payments or	r Transfers			
					behalf pay or transfer any property to a	anyone you consulted
	abo	ut seeking bankruptcy or pro	eparing a bankrup			anyone you consulted
	abo	ut seeking bankruptcy or proude any attorneys, bankruptcy No	eparing a bankrup	tcy petition? r credit counseling agencies for serv	ices required in your bankruptcy.	anyone you consulted  Amount of
	abo	ut seeking bankruptcy or proude any attorneys, bankruptcy No	eparing a bankrup	tcy petition?	ices required in your bankruptcy.	
	abo	ut seeking bankruptcy or proude any attorneys, bankruptcy No	eparing a bankrup	tcy petition? r credit counseling agencies for serv  Description and value of any	ices required in your bankruptcy.  property  Date payment	Amount of
	abo	out seeking bankruptcy or proude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	eparing a bankrup	tcy petition? r credit counseling agencies for serv  Description and value of any	property  Date payment or transfer	Amount of
	abo	nut seeking bankruptcy or proude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	eparing a bankrup	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	out seeking bankruptcy or proude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	eparing a bankrup	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street	eparing a bankrup	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	eparing a bankrupt petition preparers, o	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	eparing a bankrupt petition preparers, o	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	eparing a bankrupt petition preparers, o	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois	eparing a bankrupt petition preparers, o	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, o  60603  Zip Code	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Was Paid Number Street  Email or website address Person Who Was Paid	eparing a bankrupt petition preparers, of petition preparers, of the petition preparers of the p	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment
	abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State  Email or website address Person Who Made the Payme	eparing a bankrupt petition preparers, of petition preparers, of the petition preparers of the p	r credit counseling agencies for serv  Description and value of any transferred	property  Date payment or transfer was made	Amount of payment

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			Case number (if known,		
First Name	Middle Name	Last Name			
lp you deal with your credit	ors or to make paym	ents to your creditors?	behalf pay or transfer	any property to an	yone who promised t
No					
Yes. Fill in the details.					
		Description and value of any particles transferred	property	Date payment or transfer was made	Amount of payment
Person Who Was Paid				·	
Number Street					
City State	Zip Code				
d transfers that you have already  No  Yes. Fill in the details.	dy listed on this stater	nent.			
		Description and value of prop transferred	payments re	ceived or debts pai	Date d transfer was made
Person Who Received Tran	sfer				
Number Street					
City State Person's relationship to yo	Zip Code u				
Person Who Received Tran	sfer				
Number Street					
City State Person's relationship to yo	Zip Code u				
neficiary?		d you transfer any property to a se	elf-settled trust or sim	nilar device of which	ı you are a
No Ves Fill in the details	,				
1 105. Fill III tile details.		Description and value of the	property transferred		Date transfer was made
Name of trust					
	Person Who Was Paid  No  Yes. Fill in the details.  Person Who Was Paid  Number Street  City State  ithin 2 years before you file e ordinary course of your bucklude both outright transfers and transfers that you have alread No Yes. Fill in the details.  Person Who Received Tran  Number Street  City State Person's relationship to you  Person Who Received Tran  Number Street  City State Person's relationship to you  ithin 10 years before you file eneficiary? hese are often called asset-pro  No Yes. Fill in the details.	Person Who Received Transfer  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code  In the details.  Person Who Received Transfer  Number Street  City State Zip Code  It thin 2 years before you filed for bankruptcy, did the ordinary course of your business or financial a clude both outright transfers and transfers made as a did transfers that you have already listed on this stater  No Yes. Fill in the details.  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  it thin 10 years before you filed for bankruptcy, dineficiary?  hese are often called asset-protection devices.)  No Yes. Fill in the details.	no not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.    Description and value of any transferred	no not include any payment or transfer that you listed on line 16.  No Yes. Fill in the details.  Description and value of any property transferred  Description and value of any property transferred  Description and value of any property transferred  Lithin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to a self-settled trust or sin exchange  Person Who Was Paid  Number Street  Description and value of property interest or mortige of transfers that you have alleady listed on this statement.  No Yes. Fill in the details.  Description and value of property  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code  Person's relationship to you  tithin 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or simmeficiary?  No Yes. Fill in the details.  Description and value of the property transferred  Description and value of the property transferred	No   Yes. Fill in the details.   Description and value of any property transferred   Date payment or transfer was made

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Farah Debtor 1 Ahmad Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred US Bank Checking XXXX-12/2017 \$ -130.00 Person Who Was Paid Savings 425 Walnut Street Number Street Money market Brokerage Cincinnati Ohio 45202 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Number Street City State Zip Code

City

State

Zip Code

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Farah Debtor 1 Ahmad \_ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code

City

State

Zip Code

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Deb		Ahmad		N		arah	Case	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmen	tal law? In	clude settlei	ments and or	ders.
	Ħ	Yes. Fill in the det	tails.								
	ш				Court or ag	ioncy		Nature	of the case		Status of the
					Court or ag	jency		Nature	of the case		case
		Case title									_
					Court Name						Pending
					Court Marrie	;					On appeal
		Case number			NumberStre	et					
											Concluded
					City	State	Zip Code				
Part	11:	Give Details Al	bout Your E	Business or C	onnections	s to Anv Bu	siness				
		00 = 0.007				- to,					
27.	Witl	A member of	ietor or self-e f a limited liab	employed in a tr bility company (	ade, profes	sion, or othe	have any of the factivity, either for activity, either for artnership (LLP)	_		o any busine	ss?
		A partner in a	a partnership	)							
		An officer, di	rector, or ma	anaging executi	ve of a corp	oration					
		An owner of	at least 5% o	of the voting or	equity secur	ities of a corp	ooration				
		No None of the	shava annlia	o Co to Dort 10	,						
		No. None of the a				uu fau aaala k					
	Ш	Yes. Check all the	at apply abo	ve and till in the							
					Desc	ribe the natu	ire of the busine	SS			number Do not number or ITIN.
										ciai decurity	number of trine.
		Business Name			_				EIN:		
		Number Street				_			Dates busi	iness existed	
		-			Name	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ıre of the busine	SS			number Do not number or ITIN.
		Business Name			_				EIN:		
		Dubiliess Maille									
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	ire of the busine	ss			number Do not
									include So	cial Security	number or ITIN.
		Business Name							EIN:		
		Dusiliess Naille									
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	

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Deb	otor 1 Ahmad	N	Farah	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you fil creditors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the details be	low		
	Tes. Fill In the details be	iow.		
			Date issued	
	Name		MM/DD/YYYY	
			<u> </u>	
	Number Street			
	City Stat	e Zip Code	_	
	,	2 p 0000		
Par	t 12: Sign Below			
1	true and correct. I understand a bankruptcy case can result	d that making a false stain in fines up to \$250,000,	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Ahmad Signature of D			Signature of Debtor 2
	Oignature of E	JOBIOT 1		Date
	Date 3/5/20	18		Date
	Did you attach additional pag	es to Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
				, (c, c, )
!	No No			
	Yes			
ı	Did you pay or agree to pay so	omeone who is not an a	ttorney to help you fill out b	pankruptcy forms?
	<b>✓</b> No			
i	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		Northern D	District of Illinois		
In re	Ahmad N Farah		Case No	)	
_	Debtor			(If kn	lown)
			Chapter	Chap	ter 13
	DISCLOSURE OF				
1	<ul> <li>Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf</li> </ul>	year before the filing of	of the petition in bankruptcy, or a	greed to be paid to m	ne, for services
	For legal services, I have agreed to ac	ccept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$1,200.00
	Balance Due				\$2,800.00
2	. The source of the compensation paid	d to me was:			
	<b>Debtor</b>	Other (sp	pecify)		
3	. The source of the compensation paid	d to me is:			
	Debtor	Other (sp	pecify)		
4	. I have not agreed to share the abmembers and associates of my la		nsation with any other person un	less they are	
		v firm. A copy of the ag	ion with a other person or persor greement, together with a list of tl		
5	In return for the above-disclosed fee,     a. Analysis of the debtor's finan bankruptcy;	-	er legal service for all aspects of t dering advice to the debtor in det	• •	_
	b. Preparation and filing of any	petition, schedules, sta	atements of affairs and plan whic	h may be required;	
	c. Representation of the debtor	at the meeting of cred	itors and confirmation hearing, a	nd any adjourned hea	arings thereof;
	d. Representation of the debtor	in adversary proceedir	ngs and other contested bankrup	tcy matters;	
6	. By agreement with the debtor(s), the	above-disclosed fee d	oes not include the following ser	vices:	
		CER	TIFICATION		
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agr	reement or arrangement for paym	ent to me for represe	ntation of the
	3/5/2018		/s/ Elizabeth Place	k	
	Date		Signature of Attorne		
			Semrad Law Firm		
			Name of law firm		

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/5/2018	
Signed	:	
/s/ Ahm	nad Farah	
		/s/ Elizabeth Placek
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

## This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Farah, Ahmad N  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MAT	RIX
Tr knowledge		y that the attached list of creditors is tr	ue and correct to the best of their
Date:	3/5/2018	/s/ Farah, Ahmad Farah, Ahmad N Signature of Deb	

TURNER ACCEPTANCE CRP 5900 W HOWARD ST SKOKIE, IL, 60077

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

Comcast p.o. box 196 Newark, NJ, 07101

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

S & S Motors 6559 S Western Ave Chicago, IL, 60636

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

TCF Bank 601 W 14th Street Chicago Heights, IL, 60411

Chase Bank Po Box 659732 San Antonio, TX, 78265

Citi Bank Po Box 22828 Rochester, NY, 14692

US Bank Po Box 790408 Saint Louis, MO, 63179

Cano Properties 4058 W 63rd St. Chicago, IL, 60629 ComEd 1919 Swift Drive Oak Brook, IL, 60523

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Check `n Go 2491 US Highway 431 N Anniston, AL, 36206

Illinois Title Loans, Inc. 1511 West Jefferson Joliet, IL, 60435

Sprint PO Box 7949 Overland Park, KS, 66207

AT&T 8014 Bayberry Rd Jacksonville, FL, 32256

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Debtor 1 Ahmad			number (if known)	
Part 6: Answer These Que	Middle Name La estions for Reporting Purposes	st Name		
16. What kind of debts do you have?	16a. Are your debts primarily of "incurred by an individual property."  No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily by	orimarily for a personal, fami ousiness debts? Business of vestment or through the ope	debts are debts that you incurred to deration of the business or investmen	obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu  No.		ny exempt property is excluded and adr te to unsecured creditors?	ninistrative
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>✓ 50-99</li><li>✓ 100-199</li><li>✓ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,00	)0
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	\$10 billion -\$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 m \$10,000,001-\$50 m \$50,000,001-\$100 \$100,000,001-\$50	million	\$10 billion -\$50 billion
Part 7: Sign Below	I have everyined this petition, en	d I dealare under papelty of	perjury that the information provided	d in true and
For you	correct.  If I have chosen to file under Cha of title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state.	apter 7, I am aware that I may understand the relief availab I did not pay or agree to pay ed and read the notice requi h the chapter of title 11, Uni ement, concealing property, use can result in fines up to \$	y proceed, if eligible, under Chapter ble under each chapter, and I choose y someone who is not an attorney to	7, 11,12, or 13 e to proceed help me fill etition.
	Signature of Debtor 1		Signature of Debtor 2	
	Executed on 3/5/2018 MM / DD	/ ΥΥΥΥΥ	Executed onMM / DD / YYYY	-

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Fill in this infor	rmation to identify your o	ase:	的知识的特别		
Debtor 1	Ahmad	N	Farah		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	FLIN				
(opouse, it illing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	8.				
Official	Form 106De	eC .		_	Check if this is an amended filing
Declarat	ion About an	Individual Deb	tor's Schedules		12/15
If two married	people are filing togeth	er, both are equally respo	nsible for supplying correct inf	ormation	
money or prop	inis form whenever you erty by fraud in connect	ile bankruptcy schedules ion with a bankruptcy cas	or amended schedules. Making se can result in fines up to \$25	g a false statement, concealing prop 0,000, or imprisonment for up to 20 y	erty, or obtaining years, or both, 18
U.S.C. §§ 152,	1341, 1519, and 3571.			.,,,	, ,
Part 1: Sign	n Below				
Did you p	oav or agree to pay some	eone who is NOT an attorn	ney to help you fill out bankrup	cv forms?	
	,		, ,		
✓ No					
Yes.	Name of person			on Preparer's Notice, Declaration, and	
			Signature (Official Form	119).	
	1				
	/				
[1]	/ 				
that they	are true and correct.	e that I have read the sur	nmary and schedules filed with	this declaration and	
	01 1	1:11	4		
	ad Farah hung	hall	*		
Sighature of	of Debtor 1		Signature of D	ebtor 2	_

Date

MM/DD/YYYY

3/5/2018

MM/DD/YYYY

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Debto		Ahmad	N	Fara	h	Case number (if known)
		First Name	Middle Name	Last i	Name	
28.	crec	nin 2 years before yo ditors, or other parti No	ou filed for bankruptcy ies.	/, did you give a fir	nancial statement to	anyone about your business? Include all financial institutions,
		Yes. Fill in the detail	ls below.			
				Date	ssued	
8		S				
		Name	-	MM/DE	/////	569
		Number Street				
		Number Cirect				
		City	State Zip Co	de		
Dont		Sign Below				
Part 1	4:	Sign below	***************************************			
H	ave	read the answers o	on this Statement of F	inancial Affairs a	nd any attachments,	and I declare under penalty of perjury that the answers are
tri a	ue a ban	ind correct. I under kruptcy case can re	stand that making a fa esult in fines up to \$25	alse statement, co i0.000. or imprisor	ncealing property, or ment for up to 20 ve	obtaining money or property by fraud in connection with ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			· 11 1 x	1	on up to 20 yo	ars, or both 10 0.0.0. 33 102, 1041, 1013, and 0071.
		X /sk Ah	mad Farah		×	
			e of Debtor 1			Signature of Debtor 2
		Date 3/	5,0018			Date
		Date 37	3/2010			
Di	d yo	u attach additional	pages to Your Staten	nent of Financial A	Affairs for Individuals	Filing for Bankruptcy (Official Form 107)?
V	N	0				
Г	Y.	es				
Di	– d vo	ou pay or agree to n	ay someone who is no	at an attorney to h	aln vou fill out hankr	unter forme?
_	_		.,	. a attorney to n	orb 100 mil out ballkil	aproy forms.
⊻	N					
L	J Y	es. Name of person				Attach the <i>Bankruptcy Petition Preparer's Notice, Declaration, and Signature</i> (Official Form 119).

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Farah, Ahmad N	Case No
	Debtor(s)	Case NO.
		Chapter. Chapter13
	VE	RIFICATION OF CREDITOR MATRIX
Th knowledge	ne above named Debtors hereb	verify that the attached list of creditors is true and correct to the best of their
Date:	3/5/2018	Is/ Farah, Ahmad N Ahus Farah, Ahmad N Signature of Debtor

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Debto		Ahmad First Name	N Middle Name	Farah Last Name	Case number (if known)	
16.	Cal	culate the median family i	ncome that applies to y	ou. Follow these steps	· · · · · · · · · · · · · · · · · · ·	
		a. Fill in the state in which yo		Illinois		
	16b	o. Fill in the number of peopl	e in your household.	1		
	160	c. Fill in the median family inc	come for your state and si	ze of		\$51,317.00
		household using the link specified in t	he separate instructions for		d a list of applicable median income amounts, go online any also be available at the bankruptcy clerk's office.	
17.	Hov	w do the lines compare?				
	17a				form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	17b	U.S.C. § 1325(b)(3).		Calculation of Dispos	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	a
Part 3	3:	Calculate Your Commi	tment Period Under	11 U.S.C. §1325(b	)(4)	
		by your total average mont				\$1,867.58
					is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a	a. If the marital adjustment do	oes not apply, fill in 0 on l	ine 19a.		-\$0.00
	19b	. Subtract line 19a from li	ne 18.			\$1,867.58
20.	Cal	culate your current month	lly income for the year.	Follow these steps:		
	20a	a. Copy line 19b.				\$1,867.58
		Multiply by 12 (the numbe	r of months in a year).			x 12
	20b	o. The result is your current n	nonthly income for the yea	ar for this part of the fo	rm. ·	\$22,410.96
	20c	c. Copy the median family in	come for your state and si	ze of household from	line 16c.	\$51,317.00
21.	Hov	w do the lines compare?				
	<b>✓</b>	Line 20b is less than line 20 commitment period is 3 years		red by the court, on the	e top of page 1 of this form, check box 3, The	
		Line 20b is more than or ed 4, <i>The commitment period</i>		nerwise ordered by the	court, on the top of page 1 of this form, check box	
Part 4	1:	Sign Below				
		By signing here. I declare up	nder penalty of periury tha	t the information on th	is statement and in any attachments is true and correct.	<u>.</u>
			^ / rejuly 1.1			
		/s/ Ahmad Farah Signature of Debtor 1	short me	· x	Signature of Debtor 2	
		,				
		Date 3/5/2018 MM/DD/YYYY			Date MM/DD/YYYY	
		If you checked 17a, do NO If you checked 17b, fill out above.			9 of that form, copy your current monthly income from line	:14

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re	Ahmad N Farah	Northern District o	Coop No	
	Debtor		Case No.	(If known)
	200101		Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	FOR DEBTOR
(	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within on rendered on beha	e year before the filing of the petit	ion in bankruptcy, or agreed t	o be paid to me, for services
F	For legal services, I have agreed to	accept		\$4,000.00
F	Prior to the filing of this statement	have received		\$1,200.00
E	Balance Due			\$2,800.00
2. 7	The source of the compensation pa	id to me was:		
	<b>✓</b> Debtor	Other (specify)		
3. 7	The source of the compensation pa	id to me is:		
	Debtor	Other (specify)		
4. [	I have not agreed to share the a members and associates of my	bove-disclosed compensation wit law firm.	th any other person unless the	ey are
[		e-disclosed compensation with a aw firm. A copy of the agreement, tensation, is attached.		
5. 1	n return for the above-disclosed fe a. Analysis of the debtor's fina bankruptcy;	e, I have agreed to render legal ser Incial situation, and rendering advi		
		/ petition, schedules, statements c	of affairs and plan which may	be required:
		r at the meeting of creditors and c		•
		r in adversary proceedings and otl		
6. E	By agreement with the debtor(s), the			
			Ç	
		CERTIFICATIO	DN	
	ertify that the foregoing is a compl r(s) in this bankruptcy proceedings		arrangement for payment to I	me for representation of the
	3/5/2018		/s/ Elizabeth Placek	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

3

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$61.76 for expenses, leaving a balance due of \$3,171.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/5/2018		
Signed:	ahmad Frank		
/s/ Ahm	ad Farah		
		/s/ Elizabeth Placek	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.